

**AMENDMENT TO THE CLAIMS**

This listing of claims will replace all prior versions, and listings, of claims in the application.

**Listing of Claims:**

1-55. (Canceled)

56. (New) A method of evaluating a plurality of insurance products, comprising:  
receiving, by a computer-based value appraising system, information about a proposed insured, including risk profile information of the proposed insured;  
receiving, by the computer-based value appraising system, information about a plurality of proposed insurance products that are tailored to the risk profile information of the proposed insured, the received information including proposed benefits to be provided and proposed price to be paid for each of the proposed insurance products, including information about the products' proposed benefits and price on both a guaranteed and illustrated basis that depend on assumptions about the future;  
receiving, by the computer-based value appraising system, information about a financial strength of one or more insurers providing the proposed insurance products;  
for each proposed insurance product, determining, by the computer-based value appraising system, an overall numeric rating reflecting the proposed insurance product's customer value proposition (CVP), wherein the determination is based on the risk profile information of the proposed insured, guaranteed and illustrated amounts of the benefits and price information of each of the proposed insurance products, and the financial strength information of the one or more insurers providing the proposed insurance products; and  
transmitting an appraisal of the proposed insurance products based on the determined overall numeric ratings of the proposed insurance products.

57. (New) The method of claim 56, further comprising transmitting at least one solicitation for proposed insurance products based on the received information about the proposed insured.

58. (New) The method of claim 57, wherein receiving the information about the plurality of proposed insurance products includes receiving a plurality of proposals for providing a insurance product based on the at least one solicitation.

59. (New) The method of claim 58, further comprising receiving a selection of one of the proposals based on the transmitted appraisal.

60. (New) The method of claim 59, further comprising transmitting the selection to the insurer corresponding to the selected proposal.

61. (New) The method of claim 56, wherein the information about the proposed insured is received via a website interface.

62. (New) The method of claim 56, wherein the information about the proposed insurance products is received from the insurers of the proposed insurance products.

63. (New) The method of claim 56, wherein the information about the financial strength of the one or more insurers providing the proposed insurance products is received from the insurers of the proposed insurance products.

64. (New) The method of claim 56, wherein the appraisal is transmitted to the proposed insured.

65. (New) The method of claim 56, wherein the transmittal takes the form of at least one of a numerical index, an alphabetic grade, or a description phrase.